

### Registration form

Name(s): \_\_\_\_\_

\_\_\_\_\_  
Street or P O Box Apt #

\_\_\_\_\_  
City State Zip

Day Phone \_\_\_\_\_ Other \_\_\_\_\_

\_\_\_\_\_  
E-mail address

Please register me for the  
**Taking Control of Your Money**  
series October 20 & 27, 2009 at the Caldwell  
Public Library, 1010 Dearborn in Caldwell  
7:00 to 9:30 pm

#### Deadline to register October 13

Enclosed is my check for \$10.00 for  
individual or \$15.00 couple with one  
set of materials, payable to  
**Bursar, University of Idaho**, and mail to  
5880 Glenwood St., Boise, Idaho 83714  
Scholarships available call 377-2107

*Persons with disabilities who require alternative  
means for communication or program information  
or reasonable accommodations need to contact  
MM Draper ten days before the class at 5880  
Glenwood St., Boise, ID,  
208-377-2107, mmdraper@uidaho.edu.*

To enrich education through diversity the University  
of Idaho is an equal opportunity/affirmative  
action employer and educational institution.

University of Idaho, U.S. Department of Agriculture,  
and Ada County cooperating.

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University of Idaho  
Cooperative Extension System  
Ada County  
5880 Glenwood Street,  
Boise, ID 83714

# Take Control of Your Money



October 20 & 27, 2009  
Caldwell Public Library  
1010 Dearborn Street

For more information call  
377-2107 or  
<http://extension.ag.uidaho.edu/ada>

University of Idaho  
Extension

# ≡ TAKE CONTROL OF YOUR MONEY

## Taking Control: Budgeting, Credit, Debt and Guarding Against Identity Theft

### Get the tools you need to

- Start saving money
- Pay down your debt
- Manage your credit
- Improve your finances
- Protect yourself from identity thieves



### Instructors for classes:

**Marsha Lockard**

**Beverly Healy**

**UI Extension Educators**

### Co-sponsors:

Canyon/Owyhee Financial

Literacy Coalition

Caldwell Public Library

Community Volunteers

Howdy Neighbor

Idaho End-of-Life Coalition

Internal Revenue Service

Preferred Retirement Options

SW Idaho Area Agency on Aging

Western Idaho Community

Action Partnerships

### **October 20, 7:00 - 9:30 pm**

#### **Take Control of Your Finances**

The first step towards making ends meet is knowing where every dollar comes from and where it goes. You'll learn how to:

- Set financial goals
- Track expenses
- Develop a workable spending plan
- Save for emergencies
- Reduce expenses and increase income

#### **Take Control of Credit**

If you have trouble making sense of credit and debt, you're not alone.

Find out how to:

- Select and use credit
- Read your credit report
- Understand your credit score
- Build and repair your credit history

### **October 27, 7:00 - 9:30 pm**

#### **Take Control of Debt**

The average household has \$8,000 in revolving debt, and personal bankruptcies are on the rise. Learn:

- Debt control steps
- Debt repayment methods
- How to set debt reduction goals

#### **Guard Against Identity Theft**

It's the fastest growing crime, but you can learn how to protect yourself against it.

Discover:

- How identity theft occurs
- How thieves use your personal information
- Which steps to take if your identity is stolen

